

# PHA Plans

**Streamlined 5-Year/Annual**

**Version 3 - June 19, 2006**

**U.S. Department of Housing and  
Urban Development**  
Office of Public and Indian Housing

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 that introduced 5-year and annual PHA Plans. The full PHA plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief to certain PHAs. Public reporting burden for this information collection is estimated to average 11.7 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Information in PHA plans is publicly available.

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## **Streamlined 5-Year Plan for Fiscal Years 2005 - 2009**

## **Streamlined Annual Plan for Fiscal Year 2006**

**NOTE:** This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue. Full reporting for each component listed in the streamlined Annual Plan submitted with the 5-year plan is required.

## Streamlined Five-Year PHA Plan Agency Identification

**PHA Name:** Mid-Columbia Housing Authority

**PHA Number:** OR-026

**PHA Fiscal Year Beginning:** (07/2005)

### PHA Programs Administered:

☐ **Public Housing and Section 8**

Number of public housing units:  
Number of S8 units:

☒ **Section 8 Only**

Number of S8 units: 550

☐ **Public Housing Only**

Number of public housing units:

☐ **PHA Consortia: (check box if submitting a joint PHA Plan and complete table)**

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

### Public Access to Information

**Information regarding any activities outlined in this plan can be obtained by contacting:**  
(select all that apply)

- ☒ Main administrative office of the PHA
- ☐ PHA development management offices
- ☐ PHA local offices

### Display Locations For PHA Plans and Supporting Documents

The PHA Plans and attachments (if any) are available for public inspection at: (select all that apply)

- ☒ Main administrative office of the PHA
- ☐ PHA development management offices
- ☐ PHA local offices
- ☐ Main administrative office of the local government
- ☐ Main administrative office of the County government
- ☐ Main administrative office of the State government
- ☐ Public library
- ☐ PHA website
- ☐ Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- ☒ Main business office of the PHA
- ☐ PHA development management offices
- ☐ Other (list below)

## Streamlined Five-Year PHA Plan

### PHA FISCAL YEARS 2005 - 2009

[24 CFR Part 903.12]

#### **A. Mission**

State the PHA's mission for serving the needs of low-income, very low income, and extremely low-income families in the PHA's jurisdiction. (select one of the choices below)

- ☒ The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.
- ☐ The PHA's mission is: (state mission here)

#### **B. Goals**

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAs ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS.** (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

#### **HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.**

- ☒ PHA Goal: Expand the supply of assisted housing  
Objectives:
- ☒ Apply for additional rental vouchers:
  - ☐ Reduce public housing vacancies:
  - ☒ Leverage private or other public funds to create additional housing opportunities:
  - ☒ Acquire or build units or developments
  - ☒ Other (list below)
    - o Support the development of other affordable housing in the service district.
- ☒ PHA Goal: Improve the quality of assisted housing  
Objectives:
- Improve public housing management: (PHAS score)
- ☒ Maintain or improve voucher management: (SEMAP score)
  - ☒ Increase customer satisfaction:
  - ☐ Concentrate on efforts to improve specific management functions:  
(list; e.g.,)
  - ☐ Renovate or modernize public housing units:
  - ☐ Demolish or dispose of obsolete public housing:
  - ☐ Provide replacement public housing:
  - ☐ Provide replacement vouchers:
  - ☐ Other: (list below)

- ☒ PHA Goal: Increase assisted housing choices
- Objectives:
- ☒ Provide voucher mobility counseling:
  - ☒ Conduct outreach efforts to potential voucher landlords
  - ☐ Increase voucher payment standards
  - ☒ Implement voucher homeownership program:
  - ☐ Implement public housing or other homeownership programs:
  - ☐ Implement public housing site-based waiting lists:
  - ☐ Convert public housing to vouchers:
  - ☒ Other: (list below)
    - Expand opportunities for homeownership for lower income families by working in partnership with other public and private organizations in the community to provide (1) homeownership counseling and education; (2) Financial Literacy classes, and (3) seminars on the basics of buying and owning a home.
    - Expand outreach efforts to ensure access to services for households throughout the geographical service area.

**HUD Strategic Goal: Improve community quality of life and economic vitality**

PHA Goal: Provide an improved living environment

Objectives:

- ☐ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
- ☐ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
- ☐ Implement public housing security improvements:
- ☐ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- ☐ Other: (list below)

**HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals**

- ☒ PHA Goal: Promote self-sufficiency and asset development of assisted households
- Objectives:
- ☒ Based on employment available, increase the number and percentage of employed persons in assisted families:
  - ☒ Provide or attract supportive services to improve assistance recipients' employability:
  - ☒ Provide or attract supportive services to increase independence for the elderly or families with disabilities.

- ☒ Other: (list below)
- Utilize Individual Development Accounts (IDAs) and FSS escrow accounts to help Sec8 participants save money and build assets

**HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans**

- ☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing  
Objectives:
- ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
  - ☒ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
  - ☒ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
  - ☐ Other: (list below)

**Other PHA Goals and Objectives: (list below)**

## Streamlined Annual PHA Plan

### PHA Fiscal Year 2006

[24 CFR Part 903.12(b)]

### Table of Contents

Provide the following table of contents for the streamlined Annual Plan submitted with the Five-Year Plan, including all streamlined plan components, and additional requirements, together with the list of supporting documents available for public inspection.

#### A. ANNUAL STREAMLINED PHA PLAN COMPONENTS

- ☒ 1. Housing Needs
- ☒ 2. Financial Resources
- ☒ 3. Policies on Eligibility, Selection and Admissions
- ☒ 4. Rent Determination Policies
- ☐ 5. Capital Improvements Needs
- ☐ 6. Demolition and Disposition
- ☒ 7. Homeownership
- ☒ 8. Civil Rights Certifications (included with PHA Certifications of Compliance)
- ☒ 9. Additional Information
  - a. PHA Progress on Meeting 5-Year Mission and Goals
  - b. Criteria for Substantial Deviations and Significant Amendments
  - c. Other Information Requested by HUD
    - i. Resident Advisory Board Membership and Consultation Process
    - ii. Resident Membership on the PHA Governing Board
    - iii. PHA Statement of Consistency with Consolidated Plan
    - iv. (Reserved)
- ☐ 10. Project-Based Voucher Program
- ☒ 11. Supporting Documents Available for Review
- ☐ 12. FY 20\_\_ Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- ☐ 13. Capital Fund Program 5-Year Action Plan
- ☐ 14. Other (List below, providing name for each item)

#### B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

**Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;**

**Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.**

For PHAs APPLYING FOR CAPITAL FUND PROGRAM (CFP) GRANTS:

**Form HUD-50070, Certification for a Drug-Free Workplace;**

**Form HUD-50071, Certification of Payments to Influence Federal Transactions;**

**Form SF-LLL & SF-LLLa, Disclosure of Lobbying Activities.**

## **Executive Summary (optional)**

[903.7(r)]. If desired, provide a brief overview of the contents of the streamlined 5-Year/Annual Plan.

## **1. Statement of Housing Needs** [24 CFR Part 903.12 (b), 903.7(a)]

### **A. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists**

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

<b>Housing Needs of Families on the PHA's Waiting Lists</b>			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	418		
Extremely low income <=30% AMI	292	70%	
Very low income (>30% but <=50% AMI)	102	24.0%	
Low income (>50% but <80% AMI)	24	6%	
Families with children	248	59%	
Elderly families	139	33%	
Families with Disabilities	150	36%	
Race/ethnicity - Black	11	3%	
Race/ethnicity- Hispanic	47	11%	
Race/ethnicity- Indian/Alask	28	7	
Race/ethnicity- Asian	6	1.4%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
Is the waiting list closed (select one)? <input type="checkbox"/> No <input type="checkbox"/> Yes			
If yes:			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed?			
<input type="checkbox"/> No <input type="checkbox"/> Yes			

## B. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families on the PHA's public housing and Section 8 waiting lists **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

### (1) Strategies

**Need: Shortage of affordable housing for all eligible populations**

**Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:**

Select all that apply

- ☐ Employ effective maintenance and management policies to minimize the number of public housing units off-line
- ☐ Reduce turnover time for vacated public housing units
- ☐ Reduce time to renovate public housing units
- ☐ Seek replacement of public housing units lost to the inventory through mixed finance development
- ☐ Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- ☒ Maintain or increase section 8 lease-up rates based on (A) % of baseline units or (B) % of budget authority;
- ☒ Establish reasonable payment standards that will enable families to rent a modest home throughout the jurisdiction
- ☐ Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- ☒ Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- ☒ Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- ☒ Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- ☐ Other (list below)

**Strategy 2: Increase the number of affordable housing units by:**

Select all that apply

- ☒ Apply for additional section 8 units should they become available
- ☒ Leverage affordable housing resources in the community through the creation of mixed - finance housing
- ☒ Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- ☐ Other: (list below)



**Need: Specific Family Types: Families at or below 30% of median**

**Strategy 1: Target available assistance to families at or below 30 % of AMI**

Select all that apply

- ☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- ☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- ☐ Employ admissions preferences aimed at families with economic hardships
- ☐ Adopt rent policies to support and encourage work
- ☐ Other: (list below)

**Need: Specific Family Types: Families at or below 50% of median**

**Strategy 1: Target available assistance to families at or below 50% of AMI**

Select all that apply

- ☐ Employ admissions preferences aimed at families who are working
- ☐ Adopt rent policies to support and encourage work
- ☐ Other: (list below)

**Need: Specific Family Types: The Elderly**

**Strategy 1: Target available assistance to the elderly:**

Select all that apply

- ☐ Seek designation of public housing for the elderly
- ☒ Apply for special-purpose vouchers targeted to the elderly, should they become available
- ☐ Other: (list below)

**Need: Specific Family Types: Families with Disabilities**

**Strategy 1: Target available assistance to Families with Disabilities:**

Select all that apply

- ☐ Seek designation of public housing for families with disabilities
- ☐ Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- ☒ Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- ☐ Affirmatively market to local non-profit agencies that assist families with disabilities
- ☒ Other: (list below)  
Administer Shelter plus Care for Homeless Disabled individuals

**Need: Specific Family Types: Races or ethnicities with disproportionate housing needs**

**Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:**

Select if applicable

- ☒ Affirmatively market to races/ethnicities shown to have disproportionate housing needs  
☐ Other: (list below)

**Strategy 2: Conduct activities to affirmatively further fair housing**

Select all that apply

- ☒ Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units, as requested  
☐ Market the section 8 program to owners outside of areas of poverty /minority concentrations – **Not Applicable**  
☐ Other: (list below)

**Other Housing Needs & Strategies: (list needs and strategies below)**

**(2) Reasons for Selecting Strategies**

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- ☒ Funding constraints  
☒ Staffing constraints  
☒ Limited availability of sites for assisted housing  
☒ Extent to which particular housing needs are met by other organizations in the community  
☒ Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA  
☒ Influence of the housing market on PHA programs  
☒ Community priorities regarding housing assistance  
☒ Results of consultation with local or state government  
☒ Results of consultation with residents and the Resident Advisory Board  
☒ Results of consultation with advocacy groups  
☐ Other: (list below)

## **2. Statement of Financial Resources**

[24 CFR Part 903.12 (b), 903.7 (c)]

List on the following table the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 2006 grants)</b>		
a) Public Housing Operating Fund		
b) Public Housing Capital Fund		
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	2,296,888 (HAP) 350,747 (Admin)	
f) Family Self-Sufficiency Grants/	43,571	
g) Homeownership Grants	35,412	
h) Community Development Block Grant		
i) HOME (TBA)	30,000	
Other Federal Grants (list below)		
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
HAP remaining at the end of calendar year 05	70,000	HAP
<b>3. Public Housing Dwelling Rental Income</b>		
<b>4. Other income (list below)</b>		
Home Ownership Assistance Program	55,000	Homeownership Education
<b>Funded through State of Oregon</b>		
<b>4. Non-federal sources (list below)</b>		
<b>Total resources</b>	2,881,618	

## **3. PHA Policies Governing Eligibility, Selection, and Admissions**

[24 CFR Part 903.12 (b), 903.7 (b)]

## A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

### (1) Eligibility

a. When does the PHA verify eligibility for admission to public housing? (select all that apply)

- ☐ When families are within a certain number of being offered a unit: (state number)  
☐ When families are within a certain time of being offered a unit: (state time)  
☐ Other: (describe)

b. Which non-income (screening) factors does the PHA use to establish eligibility for admission to public housing (select all that apply)?

- ☐ Criminal or Drug-related activity  
☐ Rental history  
☐ Housekeeping  
☐ Other (describe)

c. ☐ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

d. ☐ Yes ☐ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

e. ☐ Yes ☐ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

### (2)Waiting List Organization

a. Which methods does the PHA plan to use to organize its public housing waiting list (select all that apply)

- ☐ Community-wide list  
☐ Sub-jurisdictional lists  
☐ Site-based waiting lists  
☐ Other (describe)

b. Where may interested persons apply for admission to public housing?

- ☐ PHA main administrative office  
☐ PHA development site management office  
☐ Other (list below)

c. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? If yes, complete the following table; if not skip to d.

Site-Based Waiting Lists				
Development Information: (Name, number, location)	Date Initiated	Initial mix of Racial, Ethnic or Disability Demographics	Current mix of Racial, Ethnic or Disability Demographics since Initiation of SBWL	Percent change between initial and current mix of Racial, Ethnic, or Disability demographics

2. What is the number of site based waiting list developments to which families may apply at one time? \_\_\_\_
3. How many unit offers may an applicant turn down before being removed from the site-based waiting list? \_\_\_\_
4. ☐ Yes ☐ No: Is the PHA the subject of any pending fair housing complaint by HUD or any court order or settlement agreement? If yes, describe the order, agreement or complaint and describe how use of a site-based waiting list will not violate or be inconsistent with the order, agreement or complaint below:

d. Site-Based Waiting Lists – Coming Year

If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to subsection **(3) Assignment**

1. How many site-based waiting lists will the PHA operate in the coming year?
2. ☐ Yes ☐ No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?  
If yes, how many lists?
3. ☐ Yes ☐ No: May families be on more than one list simultaneously  
If yes, how many lists?
4. Where can interested persons obtain more information about and sign up to be on the site-

based waiting lists (select all that apply)?

- ☐ PHA main administrative office
- ☐ All PHA development management offices
- ☐ Management offices at developments with site-based waiting lists
- ☐ At the development to which they would like to apply
- ☐ Other (list below)

### **(3) Assignment**

a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)

- ☐ One
- ☐ Two
- ☐ Three or More

b. ☐ Yes ☐ No: Is this policy consistent across all waiting list types?

c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

### **(4) Admissions Preferences**

a. Income targeting:

- ☐ Yes ☐ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?

b. Transfer policies:

In what circumstances will transfers take precedence over new admissions? (list below)

- ☐ Emergencies
- ☐ Over-housed
- ☐ Under-housed
- ☐ Medical justification
- ☐ Administrative reasons determined by the PHA (e.g., to permit modernization work)
- ☐ Resident choice: (state circumstances below)
- ☐ Other: (list below)

c. Preferences

1. ☐ Yes ☐ No: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If "no" is selected, skip to subsection **(5) Occupancy**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

- ☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- ☐ Victims of domestic violence
- ☐ Substandard housing
- ☐ Homelessness
- ☐ High rent burden (rent is > 50 percent of income)

Other preferences: (select below)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans' families
- ☐ Residents who live and/or work in the jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

- ☐ Date and Time

Former Federal preferences:

- ☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- ☐ Victims of domestic violence
- ☐ Substandard housing
- ☐ Homelessness
- ☐ High rent burden

Other preferences (select all that apply)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans' families
- ☐ Residents who live and/or work in the jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

4. Relationship of preferences to income targeting requirements:

- ☐ The PHA applies preferences within income tiers
- ☐ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

### **(5) Occupancy**

a. What reference materials can applicants and residents use to obtain information about the rules of occupancy of public housing (select all that apply)

- ☐ The PHA-resident lease
- ☐ The PHA's Admissions and (Continued) Occupancy policy
- ☐ PHA briefing seminars or written materials
- ☐ Other source (list)

b. How often must residents notify the PHA of changes in family composition? (select all that apply)

- ☐ At an annual reexamination and lease renewal
- ☐ Any time family composition changes
- ☐ At family request for revision
- ☐ Other (list)

### **(6) Deconcentration and Income Mixing**

a. ☐ Yes ☐ No: Does the PHA have any general occupancy (family) public housing developments covered by the deconcentration rule? If no, this section is complete. If yes, continue to the next question.

b. ☐ Yes ☐ No: Do any of these covered developments have average incomes above or below 85% to 115% of the average incomes of all such developments? If no, this section is complete. If yes, list these developments on the following table:

Deconcentration Policy for Covered Developments			
Development Name	Number of Units	Explanation (if any) [see step 4 at §903.2(c)(1)(iv)]	Deconcentration policy (if no explanation) [see step 5 at §903.2(c)(1)(v)]

## **B. Section 8**

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.

**Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**



### **(1) Eligibility**

a. What is the extent of screening conducted by the PHA? (select all that apply)

- ☒ Criminal or drug-related activity only to the extent required by law or regulation  
☐ Criminal and drug-related activity, more extensively than required by law or regulation  
☐ More general screening than criminal and drug-related activity (list factors):  
☐ Other (list below)

b. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c. ☒ Yes ☐ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

d. ☐ Yes ☒ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

- ☒ Criminal or drug-related activity  
☒ Other (describe below)

Upon request the HA will provide factual information regarding lease violations

### **(2) Waiting List Organization**

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

- ☒ None  
☐ Federal public housing  
☐ Federal moderate rehabilitation  
☐ Federal project-based certificate program  
☐ Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)

- ☒ PHA main administrative office  
☒ Other (list below)

Applications may be downloaded from our website at

[www.mid-columbiahousingauthority.org](http://www.mid-columbiahousingauthority.org)

Community partners such as the Community Action Council and TANF agency have applications available at their offices

### **(3) Search Time**

a. ☒ Yes ☐ No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:

- (1) If the family has demonstrated an active search;
- (2) If there is a documented medical reason or other legitimate reason that prevented the household from actively searching for housing during the initial 60 days

#### **(4) Admissions Preferences**

a. Income targeting

- ☐ Yes ☒ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences

1. ☒ Yes ☐ No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Other preferences (select all that apply)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans' families
- ☒ Residents who live and/or work in your jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☒ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☒ Other preference(s).

Also refer to Administrative Plan Section 5.2      Preferences

The Housing Authority will select families based on the following preferences.

- a. **Elderly, and Disabled or Displaced singles receive priority over other applicants who are eligible for the same size unit.**
- b. **Mental Health Preference.** Ten (10) households who meet the definition of "mentally or emotionally disabled" or those who have **completed treatment for alcohol or drug addiction** will be given preference for Section 8 assistance, provided they are receiving comprehensive mental health services designed to improve his/her situation and to increase self-sufficiency. Participation in such a comprehensive mental health program must be documented with a letter from the local mental health department.
- c. **Survivors of Domestic Violence** – Twelve (12) households per year or approximately one household per month who is verified to be displaced by domestic violence.

- d. Elderly requiring comprehensive services** Twelve (12) households who meet the definition of elderly and require comprehensive services and reside in housing especially designed for elderly in which they can receive such services will receive local preference for admission to the Section 8 Voucher Program.

3. If the PHA will employ admissions preferences, please prioritize by placing a “1” in the space that represents your first priority, a “2” in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use “1” more than once, “2” more than once, etc.

[3]. Date and Time

Former Federal preferences:

- ☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- ☐ Victims of domestic violence
- ☐ Substandard housing
- ☐ Homelessness
- ☐ High rent burden

Other preferences (select all that apply)

- ☐ Working families and those unable to work because of age or disability
- ☐ Veterans and veterans' families
- [1.] ☐ Residents who live and/or work in your jurisdiction
- ☐ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- [2] ☐ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- ☒ Date and time of application
- ☐ Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for “residents who live and/or work in the jurisdiction” (select one)

- ☒ This preference has previously been reviewed and approved by HUD
- ☐ The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)

- ☒ The PHA applies preferences within income tiers
- ☐ Not applicable: the pool of applicant families ensures that the PHA will meet income

targeting requirements

#### **(5) Special Purpose Section 8 Assistance Programs**

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply) Set asides for special purposes are identified under preferences

- ☒ The Section 8 Administrative Plan
- ☒ Briefing sessions and written materials
- ☐ Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

- ☐ Through published notices
- ☒ Other (list below)

Written notice to community partners regarding availability of special purpose vouchers.

### **4. PHA Rent Determination Policies**

[24 CFR Part 903.12(b), 903.7(d)]

#### **A. Public Housing**

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

##### **(1) Income Based Rent Policies**

Describe the PHA's income based rent setting policy/ies for public housing using, including discretionary (that is, not required by statute or regulation) income disregards and exclusions, in the appropriate spaces below.

a. Use of discretionary policies: (select one of the following two)

- ☐ The PHA will not employ any discretionary rent-setting policies for income-based rent in public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))
- ☐ The PHA employs discretionary policies for determining income-based rent (If selected, continue to question b.)

b. Minimum Rent

1. What amount best reflects the PHA's minimum rent? (select one)

- ☐ \$0
- ☐ \$1-\$25
- ☐ \$26-\$50

2. ☐ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies?

3. If yes to question 2, list these policies below:

c. Rents set at less than 30% of adjusted income

1. ☐ Yes ☐ No: Does the PHA plan to charge rents at a fixed amount or percentage less than 30% of adjusted income?

2. If yes to above, list the amounts or percentages charged and the circumstances under which these will be used below:

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)

☐ For the earned income of a previously unemployed household member

☐ For increases in earned income

☐ Fixed amount (other than general rent-setting policy)

If yes, state amount/s and circumstances below:

☐ Fixed percentage (other than general rent-setting policy)

If yes, state percentage/s and circumstances below:

☐ For household heads

☐ For other family members

☐ For transportation expenses

☐ For the non-reimbursed medical expenses of non-disabled or non-elderly families

☐ Other (describe below)

e. Ceiling rents

1. Do you have ceiling rents? (rents set at a level lower than 30% of adjusted income) (select one)

☐ Yes for all developments

☐ Yes but only for some developments

☐ No

2. For which kinds of developments are ceiling rents in place? (select all that apply)

☐ For all developments

☐ For all general occupancy developments (not elderly or disabled or elderly only)

☐ For specified general occupancy developments

- ☐ For certain parts of developments; e.g., the high-rise portion
- ☐ For certain size units; e.g., larger bedroom sizes
- ☐ Other (list below)

3. Select the space or spaces that best describe how you arrive at ceiling rents (select all that apply)

- ☐ Market comparability study
- ☐ Fair market rents (FMR)
- ☐ 95<sup>th</sup> percentile rents
- ☐ 75 percent of operating costs
- ☐ 100 percent of operating costs for general occupancy (family) developments
- ☐ Operating costs plus debt service
- ☐ The "rental value" of the unit
- ☐ Other (list below)

f. Rent re-determinations:

1. Between income reexaminations, how often must tenants report changes in income or family composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

- ☐ Never
- ☐ At family option
- ☐ Any time the family experiences an income increase
- ☐ Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)\_\_\_\_\_
- ☐ Other (list below)

g. ☐ Yes ☐ No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year?

## **(2) Flat Rents**

a. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)

- ☐ The section 8 rent reasonableness study of comparable housing
- ☐ Survey of rents listed in local newspaper
- ☐ Survey of similar unassisted units in the neighborhood
- ☐ Other (list/describe below)

## **B. Section 8 Tenant-Based Assistance**

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

### **(1) Payment Standards**

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

The PHA is regional. Within each county and bedroom size different circumstances exist.  
The Payment standards range between 90-110% of FMR

- ☒ At or above 90% but below 100% of FMR
- ☒ 100% of FMR
- ☒ Above 100% but at or below 110% of FMR
- ☐ Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

- ☒ FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
- ☐ The PHA has chosen to serve additional families by lowering the payment standard
- ☒ Reflects market or submarket
- ☐ Other :

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

- ☒ FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- ☒ Reflects market or submarket
- ☒ To increase housing options for families
- ☒ Other (list below)
  - To prevent undue hardship on households already receiving assistance, prior to decreases in the HUD FMRS.

d. How often are payment standards reevaluated for adequacy? (select one)

- ☒ Annually
- ☐ Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- ☒ Success rates of assisted families
- ☒ Rent burdens of assisted families
- ☐ Other (list below)

### **(2) Minimum Rent**

a. What amount best reflects the PHA's minimum rent? (select one)

- ☒ \$0  
☐ \$1-\$25  
☐ \$26-\$50

b. ☐ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)

## **5. Capital Improvement Needs**

[24 CFR Part 903.12(b), 903.7 (g)]

Exemptions from Component 5: Section 8 only PHAs are not required to complete this component and may skip to Component 6.

### **A. Capital Fund Activities**

Exemptions from sub-component 5A: PHAs that will not participate in the Capital Fund Program may skip to component 5B. All other PHAs must complete 5A as instructed.

#### **(1) Capital Fund Program**

- a. ☐ Yes ☐ No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 12 and 13 of this template (Capital Fund Program tables). If no, skip to B.
- b. ☐ Yes ☐ No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

### **B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)**

Applicability of sub-component 5B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

#### **(1) Hope VI Revitalization**

- a. ☐ Yes ☐ No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to next component; if yes, provide responses to questions on chart below for each grant, copying and completing as many times as necessary)



- b. Status of HOPE VI revitalization grant (complete one set of questions for each grant)  
Development name:  
Development (project) number:  
Status of grant: (select the statement that best describes the current status)
- ☐ Revitalization Plan under development  
☐ Revitalization Plan submitted, pending approval  
☐ Revitalization Plan approved  
☐ Activities pursuant to an approved Revitalization Plan underway
- c. ☐ Yes ☐ No: Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year? If yes, list development name/s below:
- d. ☐ Yes ☐ No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:
- e. ☐ Yes ☐ No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:

## **6. Demolition and Disposition**

[24 CFR Part 903.12(b), 903.7 (h)]

Applicability of component 6: Section 8 only PHAs are not required to complete this section.

- a. ☐ Yes ☐ No: Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 or 24 (Hope VI) of the U.S. Housing Act of 1937 (42 U.S.C. 1437p) or Section 202/Section 33 (Mandatory Conversion) in the plan Fiscal Year? (If “No”, skip to component 7; if “yes”, complete one activity description for each development on the following chart.)

<b>Demolition/Disposition Activity Description</b>
1a. Development name:
1b. Development (project) number:
2. Activity type: Demolition <input type="checkbox"/> Disposition <input type="checkbox"/>
3. Application status (select one) Approved <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input type="checkbox"/>
4. Date application approved, submitted, or planned for submission: (DD/MM/YY)
5. Number of units affected:
6. Coverage of action (select one) <input type="checkbox"/> Part of the development <input type="checkbox"/> Total development

7. Timeline for activity:
- Actual or projected start date of activity:
  - Projected end date of activity:

## **7. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program**

[24 CFR Part 903.12(b), 903.7(k)(1)(i)]

- (1) ☒ Yes ☐ No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If “No”, skip to the next component; if “yes”, complete each program description below (copy and complete questions for each program identified.)

### **(2) Program Description**

a. Size of Program

- ☒ Yes ☐ No: Will the PHA limit the number of families participating in the Section 8 homeownership option?

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? 10

b. PHA established eligibility criteria

- ☒ Yes ☐ No: Will the PHA’s program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria? If yes, list criteria below:

In addition to HUD criteria, the Mid-Columbia Housing Authority requires that:

- Family has had no family caused violations of HUD’s Housing Quality Standards within the last one year period.
- Family is not within the initial one year period of a HAP contract.
- Family does not owe money to the MCHA
- Family has not committed any serious or repeated violations of a MCHA assisted lease within the past one year period.
- Family Self Sufficiency Program participants receive a priority for participation in the home ownership program
- Have a FICO (Fair Isaac and Co) credit score of 600 or higher on a scale from 300 to 850.
- Family responsible for a down payment of at least 3% of the purchase price, where 1% of the purchase price comes from the family’s own resources
- Obtain MCHA approval of the proposed mortgage contract (which must comply with generally accepted mortgage underwriting requirements

- Enter into a written agreement with MCHA to comply with all of its obligations under the Section 8 program
- Family signs Addendum to Residential Purchase Agreement and Joint Escrow Instructions that includes provisions addition to HUD requirements @ 982.631.
- Participate in a post-purchase counseling program
- Minimum time (180 days) to locate a home to purchase

c. What actions will the PHA undertake to implement the program this year (list)?

The Mid-Columbia Housing Authority has undertaken a variety of activities to ensure that promotes homeownership. Among the activities under taken include:

1. Development and Implementation of a Strategic Marketing and Outreach Plan. The plan included the following elements:

- a. Development of program brochures, direct mail pieces and related materials
- b. Mailings of direct marketing pieces to all Section 8 Voucher participants in Oregon and Washington States announcing the program and inviting them to attend Orientation Sessions.
- c. Conducting frequent 2 hour Orientation Sessions at well known locations.
- d. Conducting an 8 hour home buying educational seminar that featured professionals from the housing industry.
- e. Conducting one-on-one pre-purchase counseling sessions for graduates of the home buying educational seminar.
- f. Conducting informational meetings with key partners such as lenders, bankers, real estate professionals, social service agencies, elected officials and the like.

2. Expanded Asset and Wealth Building Programs.

The Mid-Columbia Housing Authority added an Individual Development Account Program. Through a relationship with Valley Individual Development Accounts (VIDA), the Mid Columbia Housing Authority can now offer low and moderate income families the opportunity to build savings for home ownership. VIDA is the largest IDA program and most successful collaborative model in the State of Oregon and has served 275 individuals whose incomes are at or below the 200% of the federal poverty level.

Now, families wanting to own a home can work toward that dream by participating in the Family Self Sufficiency program and the IDA program.

3. Development of Strategic Partnerships

The Mid-Columbia Housing Authority has developed strategic partnerships that will help ensure the success of the Section 8 homeownership Voucher program. Among the partnerships developed include:

- a. Lenders: The following lenders have agreed to participate in the program: The United States Department of Agriculture Rural Development in both the states of Oregon and Washington, Eagle Mortgage (Washington), Umpqua and Siuslaw Banks (Oregon)
- b. Financial Professionals: The following financial professionals have agreed to provide training for participants to help improve their financial readiness: Oregon State University Extension Service and Wells Fargo Bank

- c. State Government: The Oregon State Department of Housing and Community Development has awarded the Mid-Columbia Housing Authority a grant to develop and enhance homeownership counseling and education programs.
- d. Other Strategic Partners: Region 9 Work Force Investment has agreed to co-market information from the Mid-Columbia Housing Authority;

### **(3) Capacity of the PHA to Administer a Section 8 Homeownership Program**

The PHA has demonstrated its capacity to administer the program by (select all that apply):

- a. ☒ Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- b. ☒ Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- c. ☒ Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below). Through our partnership with CASA of Oregon we are able to offer Individual Development Accounts to households who also participate in Family Self-Sufficiency.
- d. ☒ Demonstrating that it has other relevant experience (list experience below).

The Housing Authority has operated the Yes You Can Home-Ownership Program offering a variety of services since 2003. Recently the Mid-Columbia Housing Authority was awarded a \$110,000 grant from Oregon Housing and Community Services to further expand homeownership counseling and education throughout the region.

The Mid Columbia Housing Authority and its developmental arm, the Columbia Cascade Housing Corporation, have broad experience serving low and very low income families and individuals. To ensure our families have affordable, decent and safe housing we have the Section 8 Housing Choice Voucher program, HOME TBA Program, and we build and manage low income housing under USDA Rural Development, LIHTC and Oregon State Financed Housing. To help families save, build assets and enter the financial mainstream we offer a variety of services the Individual Development Account (IDA), Family Self Sufficiency Program (FSS), Homeownership Voucher Program, offer the ABC's of Homebuying (Home Buyer Education Course), and a Financial Literacy course through our community partnerships.

## **8. Civil Rights Certifications**

[24 CFR Part 903.12 (b), 903.7 (o)]

Civil rights certifications are included in the *PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans*, which is submitted to the Field

Office in hard copy—see Table of Contents.

## **9. Additional Information**

[24 CFR Part 903.12 (b), 903.7 (r)]

### **A. PHA Progress in Meeting the Mission and Goals Described in the 5-Year Plan**

*(Provide a statement of the PHA's progress against the goals and objectives established in the previous 5-Year Plan for the period FY 2005 - 2009.)*

2005, was a tumultuous time due to changes in federal funding for Section 8 Housing Choice Vouchers which is the primary operating program in the region to provide decent safe and affordable housing to lower income households. The Housing Authority was able to sustain its program and continue to offer Section 8 assistance to extremely low income households. Modifications were made to certain policies to enable the Housing Authority to serve the greatest number of families within its budget. For the year ended 6/30/2005, the Housing Authority continued to be a higher performer with maximum utilization of funding available.

The Housing Authority made significant strides in further development of its homeownership initiatives that include initiating the Section 8 HomeOwnership Voucher Program, successfully competing for funds to offer individual development accounts and homeownership education and counseling to lower income households. We are developing experience so that in the next calendar year the Housing Authority can apply to become a certified HUD Counseling Center.

The Housing Authority participated in meetings concerning housing needs with other community partners and leaders. In partnership with Columbia Cascade Housing Corp. the Housing Authority was successful in receiving grant funds to develop housing for homeless youth aging out of foster care or coming out of the juvenile justice system. The Housing Authority developed a model for Senior Housing in a rural community. In partnership with Sherman County the Housing Authority developed 12 bond financed units that are adjacent to the Senior Center. The Senior Center offers a variety of services which will allow the Seniors to remain independent for as long as possible and continue to live in their own community.

The Housing Authority further developed its relationship with local landlords and realtors through presentations to the Mid-Columbia Rental Association and the Mid-Columbia Realtors Association.

Through various funding streams the Housing Authority continues to offer a continuum of housing services to help those who are homeless or at high risk of homelessness, special needs populations such as persons with mental illness, elderly, handicapped, victims of domestic violence, and farmworkers.

## **B. Criteria for Substantial Deviations and Significant Amendments**

### **(1) Amendment and Deviation Definitions**

24 CFR Part 903.7(r)

PHAs are required to define and adopt their own standards of substantial deviation from the 5-year Plan and Significant Amendment to the Annual Plan. The definition of significant amendment is important because it defines when the PHA will subject a change to the policies or activities described in the Annual Plan to full public hearing and HUD review before implementation.

#### **a. Substantial Deviation from the 5-Year Plan**

- A substantial change in a goal(s) identified in the Five year Plan. For example, checking or unchecking a PHA goal box.

#### **b. Significant Amendment or Modification to the Annual Plan**

- Significant modifications to major strategies to address housing needs and to major policies (e.g., policies governing eligibility, selection or admissions and rent determination) or programs such as homeownership programs or family self sufficiency programs.

## **C. Other Information**

[24 CFR Part 903.13, 903.15]

### **(1) Resident Advisory Board Recommendations**

- a. ☐ Yes ☒ No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

If yes, provide the comments below:

#### **b. In what manner did the PHA address those comments? (select all that apply)**

- ☐ Considered comments, but determined that no changes to the PHA Plan were necessary.
- ☐ The PHA changed portions of the PHA Plan in response to comments  
List changes below:
- ☐ Other: (list below)

### **(2) Resident Membership on PHA Governing Board**

The governing board of each PHA is required to have at least one member who is directly assisted by the PHA, unless the PHA meets certain exemption criteria. Regulations governing the resident board member are found at 24 CFR Part 964, Subpart E.

- a. Does the PHA governing board include at least one member who is directly assisted by

the PHA this year?

☒ Yes ☐ No:

If yes, complete the following:

Name of Resident Member of the PHA Governing Board:

TERM  
EXP. DATE

4/30/09

Darrell Smith

Representing: RAB &  
Sherman Co.

Method of Selection:

☒ Appointment  
**The term of appointment is 2005 - 2009**

☐ Election by Residents (if checked, complete next section--Description of Resident Election Process)

#### Description of Resident Election Process

Nomination of candidates for place on the ballot: (select all that apply)

- ☐ Candidates were nominated by resident and assisted family organizations
- ☒ Candidates could be nominated by any adult recipient of PHA assistance
- ☐ Self-nomination: Candidates registered with the PHA and requested a place on ballot
- ☐ Other: Candidates could respond to a area-wide solicitation for a position on the Board

Eligible candidates: (select one)

- ☐ Any recipient of PHA assistance
- ☐ Any head of household receiving PHA assistance
- ☒ Any adult recipient of PHA assistance
- ☐ Any adult member of a resident or assisted family organization
- ☐ Other (list)

Eligible voters: (select all that apply)

- ☐ All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
- ☐ Representatives of all PHA resident and assisted family organizations
- ☒ Other (list) The Board of Commissioners appoints the Resident Board member. .

b. If the PHA governing board does not have at least one member who is directly assisted by the PHA, why not?

- ☐ The PHA is located in a State that requires the members of a governing board to be salaried and serve on a full time basis
- ☐ The PHA has less than 300 public housing units, has provided reasonable notice to the resident advisory board of the opportunity to serve on the governing board, and has not been notified by any resident of their interest to participate in the Board.
- ☐ Other (explain):

Date of next term expiration of a governing board member: 2009

Name and title of appointing official(s) for governing board (indicate appointing official for the next available position):

The Board of Commissioners for the regional housing authority appoints the Resident Commissioner. A roster of Board members for 2005 is attached as an addendum to this plan.

### **(3) PHA Statement of Consistency with the Consolidated Plan**

[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

#### **Consolidated Plan jurisdiction: State of Oregon**

a. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply):

- ☒ The PHA has based its statement of needs of families on its waiting list on the needs expressed in the Consolidated Plan/s.
- ☒ The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- ☒ The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- ☒ Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan.
- ☐ Other: (list below)

b. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments:

A signed certification statement of consistency from the State official charged with oversight of the consolidated plan.

### **(4) (Reserved)**

Use this section to provide any additional information requested by HUD.



## **10. Project-Based Voucher Program**

- a. ☐ Yes ☒ No: Does the PHA plan to “project-base” any tenant-based Section 8 vouchers in the coming year? If yes, answer the following questions.
- b. ☐ Yes ☐ No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option?

If yes, check which circumstances apply:

- ☐ Low utilization rate for vouchers due to lack of suitable rental units
- ☐ Access to neighborhoods outside of high poverty areas
- ☐ Other (describe below:)

- c. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

## 11. List of Supporting Documents Available for Review for Streamlined Five-Year/ Annual PHA Plans

PHAs are to indicate which documents are available for public review by placing a mark in the “Applicable & On Display” column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
<input checked="" type="checkbox"/>	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans.</i>	Standard 5 Year and Annual Plans; streamlined 5 Year Plans
<input checked="" type="checkbox"/>	State/Local Government Certification of Consistency with the Consolidated Plan.	5 Year Plans
<input checked="" type="checkbox"/>	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
<input checked="" type="checkbox"/>	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
<input checked="" type="checkbox"/>	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
<input checked="" type="checkbox"/>	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
<input checked="" type="checkbox"/>	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	Any policies governing any Section 8 special housing types <input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Consortium agreement(s).	Annual Plan: Agency Identification and Operations/ Management
	Public housing grievance procedures <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Grievance Procedures
	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
<input checked="" type="checkbox"/>	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
<input checked="" type="checkbox"/>	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
<input checked="" type="checkbox"/>	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Pet Policy
<input checked="" type="checkbox"/>	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Consortium agreement(s), if a consortium administers PHA programs.	Joint PHA Plan for Consortia
	Consortia Joint PHA Plans ONLY: Certification that consortium agreement is in	Joint PHA Plan for

PHA Name:  
HA Code:

5-Year Plan for Fiscal Years: 20\_\_ - 20\_\_

Annual Plan for FY 20\_\_

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection	Consortia
	Other supporting documents (optional). List individually.	(Specify as needed)

### 13. Capital Fund Program Five-Year Action Plan

<b>Annual Statement/Performance and Evaluation Report</b> <b>Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary</b>					
<b>PHA Name:</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No:			<b>Federal FY of Grant:</b>
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)				
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				

### 13. Capital Fund Program Five-Year Action Plan

<b>Annual Statement/Performance and Evaluation Report</b> <b>Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary</b>					
<b>PHA Name:</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No:			<b>Federal FY of Grant:</b>
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

<b>Annual Statement/Performance and Evaluation Report</b> <b>Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)</b> <b>Part II: Supporting Pages</b>								
<b>PHA Name:</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No:			<b>Federal FY of Grant:</b>			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	

### **13. Capital Fund Program Five-Year Action Plan**

[illegible]

<b>Annual Statement/Performance and Evaluation Report</b> <b>Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)</b> <b>Part III: Implementation Schedule</b>			
PHA Name:		<b>Grant Type and Number</b> Capital Fund Program No: Replacement Housing Factor No:	<b>Federal FY of Grant:</b>
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)	All Funds Expended (Quarter Ending Date)	Reasons for Revised Target Dates

### **13. Capital Fund Program Five-Year Action Plan**

	Original	Revised	Actual	Original	Revised	Actual	



## Capital Fund Program Five-Year Action Plan

## Part I: Summary

[illegible]

Capital Fund Program Five-Year Action Plan						
Part II: Supporting Pages—Work Activities						
Activities for Year 1	Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
See						
Annual						
Statement						
Total CFP Estimated Cost			\$			\$

Capital Fund Program Five-Year Action Plan					
Part II: Supporting Pages—Work Activities					
Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
Total CFP Estimated Cost		\$			\$

## RESIDENT COMMENTS

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The Housing Authority has engaged in an extensive process of seeking resident and public comments on our Agency Plan. In the course of compiling the Plan we engaged in the following process.

All Section 8 participants were given an opportunity to participate in the Resident Advisory Board (RAB). At each annual re-exam a notice was included that solicited participation on the RAB. Those that returned the bottom of the form and expressed an interest were included in the mailing list for all RAB meetings. At all meetings refreshments are offered and residents are provided a \$20 stipend to allow them to attend.

Attached are copies of the minutes from the meetings are attached and include attendance records.

As a result of this effort, we received the following comments and responded to them in the following manner.

**Be proactive in letting the community know how essential affordable housing is to viable, healthy communities, and what the Housing Authority has done to help address the housing needs of lower income households.**

**Solicit greater participation from local landlords – Offer Fair housing seminar**

**Provide community education directed to the Hispanic Community to explain about how the Section 8 Program works to encourage greater knowledge of the program and participation by minority groups.**

**MID-COLUMBIA HOUSING AUTHORITY  
COMMUNITY MEETING – HOUSING INITIATIVES  
COMMODORE II MEETING ROOM  
312 COURT ST.  
THE DALLES, OREGON  
NOVEMBER 30, 2005  
11:00 AM – 1:00 PM**

**ATTENDANCE**

**John Arens** (Executive Director, Mid-Columbia Council of Governments); **Marty Miller**( Work Force Director, Mid-Columbia Council of Governments); **Jim Slusher** (Executive Director, Mid-Columbia Community Action Council); **Fern Wilcox** (OSU Extension Service); **Dena Wolf** (Executive Director, St. Vincent DePaul); **David Peters** (Columbia Cascade Housing Council); **Lee Curtis** (Executive Director, MCEDD); **Rene Duboise** (Regional Manager DHS); **Susan Gabay** (DHS); **Walt Notter**, (Habitat for Humanity); **John Dallum** (State Representative); **Susan Huntington**, (Executive Director The Dalles Area Chamber of Commerce); **Dan Durow** (Director Community Development / Planning, City of The Dalles); **Nolan Young** ( City Manager, City of the Dalles); **Randy Scruggs** (Vice Chairman, Region 9 Work Force Investment Board); **Dan Spatz** (Editor, The Dalles Chronicle); **Scott McKay** (Wasco County Commissioner); **Ruby Mason** (Executive Director, Mid-Columbia Housing Authority); **Rosa Olivares** (Program Manager CASA of Oregon); **Linda Woods** ( Fiscal Manager, CASA of Oregon); **Armenia Sabia** (HOPE); **Rodney**

**McDowell** (Mid Columbia Center for Living); **Angela Bradley** (FSS Coordinator, MCHA); **Bobbie Wojtecki** (Administrative Officer, MCHA); **Terra Bouvard** (Housing Choice Voucher Participant); **Darrell Smith** (Resident Commissioner, Sherman County); **John Hutchison**, (MCHA Home Ownership Project Consultant)

## **INTRODUCTION / WELCOME**

Scott McKay, Wasco County Commissioner and Chairman of the Mid-Columbia Housing Authority welcomed everyone and provided introductory remarks. Mr. McKay thanked everyone for attending and asked everyone to introduce themselves to the group. Mr. McKay stressed the importance of housing on the quality of life and the challenges facing our Mid-Columbia Region resulting from economic growth. He said this meeting is an opportunity to share concerns about housing issues and discuss several initiatives that the housing authority is undertaking to address our challenges.

Ruby Mason, Executive Director of the Mid-Columbia Housing Authority echoed Mr. McKay's remarks and said that the Housing Authority was pleased to be a part of addressing our regions' housing problems. The Housing Authority strongly believes that building savings and expanding opportunities for homeownership is vital to enable low income families people to become self sufficient and move out of poverty. Owning a home in the Mid-Columbia is becoming more difficult for everyone, particularly lower income families. She said that the initiatives discussed today are the first step in addressing

some of our challenges and keeping the dream of homeownership alive for low income households. Importantly, Ms. Mason said that this forum of community leaders will help our region come together to successfully meet the housing challenges of today and tomorrow.

## **INITIATIVES**

### **INITIATIVE 1: Individual Development Accounts**

Rosa Olivares, Program Coordinator of CASA of Oregon presented the Individual Development Account Program as offered by the Community and Shelter Assistance Corporation (CASA) and their Valley Individual Development Accounts (VIDA) Collaborative.

Ms. Olivares gave an excellent presentation of Individual Development Accounts covering the background of CASA of Oregon, Individual Development Accounts, VIDA Collaborative Program and VIDA Membership. Included in Ms. Olivares program was detailed information on the function and operation of IDA's, Members of the VIDA Collaborative, Financial Institution Partners, Eligibility Requirements, IDA Uses, Training Requirements, and responsibilities of the Financial Institutions, Administrator, Members and Participants.

Ms. Olivares presentation was enthusiastically received and attendees were honored that CASA of Oregon and the VIDA Collaborative came to The Dalles (In bad weather) and were considering the Mid-Columbia Housing Authority as a partner in

offering IDA's to low and very low income families in our area.

Attendees clearly recognized that IDA's are one of the most promising tools available to enable low income and low wealth American families to save, build assets and enter the financial mainstream. They strongly felt that our low and very low income people in our community must be given opportunities to escape poverty by building assets and wealth through an IDA program. (Power Point Handout Attached).

## **INITIATIVE 2: Homeownership Voucher Program**

John Hutchison, Project Coordinator for the Mid-Columbia Housing Authority presented information on 4 other initiatives that will help families build assets and gain self sufficiency. The first initiative covered by Mr. Hutchison was the Homeownership Voucher Program.

Mr. Hutchison said that the Mid-Columbia Housing Authority was one of a handful of housing authorities in Oregon offering the homeownership voucher option. Under this program families who are currently receiving assistance through the Section 8 housing choice voucher program can use their voucher assistance toward the purchase of a home. To participate in the homeownership program families in our community must meet requirements of both HUD and MCHA.



The program which began in November 2005 will be offered to current Housing Choice Voucher participants who meet the eligibility requirements. Monthly orientation sessions will be held to increase awareness about the new program.

### **INITIATIVE 3: Regional Housing Center**

Mr. Hutchison said currently there are about 13 Regional Housing Centers in the State, the nearest being in Bend, La Grande or Portland. Mr. Hutchison said that Regional Housing centers are essentially one-stop centers covering all aspects of affordable housing in the region from homelessness to homeownership. Regional Housing Centers generally have one central location and a toll free phone number. Centers are staffed with Housing Specialists who are knowledgeable in all aspects of the center operation. Staff will be able to either provide the information and assistance best suited for the customer or will know to whom to refer the customers. Centers employ marketing techniques and strategies to reach all residents particularly low or moderate income residents. Regional housing Centers deliver services directly and by referral to other housing and service providers. Funding for centers is currently available from the State of Oregon.

### **INITIATIVE 4: HUD Counseling Center**

Mr. Hutchison said that the Housing and Urban Development Agency (HUD) provides funds for

housing counseling services directly or through private or public organizations with special competence and knowledge and counseling low and moderate income families. Currently there are about 13 HUD approved counseling agencies in the State of Oregon the nearest being in Redmond, Hermiston or Portland. Mr. Hutchison said that the Mid-Columbia Housing Authority intends to apply to be a HUD certified counseling center in 2007.

### **INITIATIVE 5: Jump Start Opportunity**

Mr. Hutchison said that recently a new opportunity emerged that would help “jump start” the proposed Regional Housing Center Initiative and the HUD Counseling Center Initiative. This “Jump Start Opportunity” is made possible by HOAP funding from the State of Oregon. The State will award grants to purchase land, provide down-payment assistance, and provide home ownership training, homeownership counseling or qualification services. The Mid-Columbia Housing Authority intends to apply for \$100,000 to provide home ownership counseling services. Application deadline is December 15, 2005 and award to be given around February 15, 2006.

### **COMMUNITY SUPPORT**

Attendees discussed the need for housing services as outlined by the Mid-Columbia Housing Authority. Many expressed dismay that none of these services were available in our community and that members of our community must travel great distances to

receive services. There was overwhelming recognition for the need for housing services as outlined by the housing authority and very strong support for their initiatives. All attendees present agreed to help in any way they can to make the five initiatives a reality in our community. Initially, attendees were asked to send letters of support for the Jump Start Opportunity and be available to send support letters in for the Regional Housing Center as well. They were also asked to participate on a local advisory committee.

## **ADJOURNMENT**

Meeting was adjourned at approximately 1:00 PM November 30, 2005 with several attendees staying after to further discuss the housing challenges.

Respectfully submitted,

Bobbie Wojtecki, Administrative Officer

**MID-COLUMBIA HOUSING AUTHORITY  
RESIDENT ADVISORY BOARD MEETING  
WEDNESDAY, FEBRUARY 15, 2006  
COMMODORE II BASEMENT MEETING ROOM  
312 COURT ST  
THE DALLES, OR 97058**

<b>ATTENDANCE RESIDENTS</b>	Hector Ortiz (Hood River)
<b>ATTENDANCE MCHA STAFF</b>	Ruby Mason (Executive Director): Bobbie Wojtecki (MCHA Recording Secretary):
<b>GUESTS</b>	John Hutchison (Presenter)
<b>CALL TO ORDER</b>	The Resident Advisory Board meeting was called to order at 10:45 A.M. Ruby Mason, Executive Director MCHA.
<b>HOMEOWNERSHIP PROGRAM</b>	John Hutchison began the meeting with a power point presentation to explain the Homeownership Program.
<b>ONE - ON – ONE QUESTION AND ANSWER SESSION</b>	<p>There being no other residents present it turned out to be a good opportunity for Section 8 housing resident advisory board member, Hector Ortiz to ask and get his questions answered.</p> <p>Hector Ortiz is a good candidate for the Homeownership Program because he has already been through the FSS program and received his</p>

Escrow money. Ruby stated that he could be enrolled in the homeownership program and then our counselor would work with him to establish goals and action steps needed to become a homeowner, similar to FSS. One of the goals could be to improve his credit score and reduce his debt so that it would make him more qualified. In the mean time he could get the IDA and build up his down payment. He has already attended the ABC's of Home Buying and is now ready for the Financial Literacy training. John Hutchison stated that he could do the online training.

Ruby Mason stated that in the Hood River area it is becoming increasingly difficult to locate a home to buy that would qualify. Average listing price for a single family home during the last six months is \$400,000+. The 3 bedroom FMR for Hood River County is \$911/month.

There being no further business the meeting was adjourned at 11:45 A.M. by Ruby Mason, Executive Director MCHA.

## **ADJOURNMENT**

Respectfully Submitted,

Bobbie Wojtecki  
Recording Secretary

**MID-COLUMBIA HOUSING AUTHORITY  
RESIDENT ADVISORY BOARD MEETING  
THURSDAY, MARCH 23, 2006  
MCHA STAFF MEETING ROOM**

**312 COURT ST., STE. 419  
THE DALLES, OREGON**

**RESIDENTS IN ATTENDANCE** Paul Reineccius (The Dalles): Hector Ortiz (Hood River): Lester Troeh (North Bonneville): Darrell Smith (Moro) Celia Gomez de Kelso (Hood River)

**ATTENDANCE MCHA STAFF** Ruby Mason (Executive Director): Bobbie Wojtecki (MCHA Recording Secretary):

**GUESTS** Ron Rubino (Legal Aid)

**CALL TO ORDER** Ruby Mason called the meeting to order at 11:05 a.m.

**INTRODUCTIONS** The meeting began with each person present introducing themselves and giving a brief statement as to why they have an interest as a resident. Celia left the meeting to talk with her caseworker about moving. Paul Reineccius stated he was raised in this town and was very interested in what's going on around here. Hector Ortiz stated he was interested because he appreciates what the housing authority has done for him, and he wants to participate and be able to give back. Lester Troeh stated that he is interested and has been a resident and on the RAB Board for several years. Darrell Smith stated that he lives in Senior Housing in Moro and was specifically interested in Senior Housing. Ron Rubino of Oregon Legal Services came into meeting at 11:15 a.m. He explained that he was one of four Attorneys in his office. There isn't a designated attorney for housing but Ron stated he is more housing focused rather

than geography focused. However, they do rotate cases weekly.

#### **5-YEAR PLAN / 1-YEAR PLAN**

Ruby Mason stated that we have completed our 5-Year Plan in 2005 and 1-Year Plan for 2006. Other than the expansion of homeownership initiatives; there are no significant changes from last year. New waiting list data is available as well as supplemental documents that are available for review such as our Administrative Plan. The Administrative Plan is used as a guide for administering the Section 8 program and contains all the policies such as how families are selected from the waiting list, how Annual Re-exams are conducted, what's required for reporting income, how we set the payment standards etc.. The 5 year plan outlines our goals for the next 5 years. The 1 year plan indicates specific objectives for the year. The only significant change in the one year plan is that we've really expanded our Homeownership activities. We received a \$35,000 grant from HUD for Homeownership last year so we hired someone to help us. We've been having community meetings and have actually received another grant from the State of Oregon for Homeownership Counseling and Education. Hector Ortiz stated **that he supported the efforts to expand Homeownership Opportunities— Hector has completed the Family Self Sufficiency program** and thought this was going to be a very good way to help people who've been through FSS get into homeownership.

Darrell Smith stated that the Senior Housing in Moro was going very well. All the units are filled. There

are twelve very compatible people living there and all get along well. It is also adjacent to the new Senior Center where meals and other services are provided. He also stated that he likes where he lives and he hasn't heard anything negative about Section 8. . There's a lot of change going on in Sherman County—"Shaping Sherman County". **He feels that more interaction with the people in Moro would be a very good idea. He state it's very important to foster a sense of pride in the community.**

Ruby Mason stated that housing in Hood River is a a top priority for the community, according to City Planning Officials. She reported that she had participated in affordable housing committee meetings. The leadership in Hood River have requested more of a presence from the Housing Authority in Hood River County. Our County Commissioner feels that Hood River County is not receiving a proportionate share of the funds for Section 8. There is a variety of reasons for this and one is the rental market. It is extremely difficult to locate approvable dwelling units, unless you are already living in a unit that has some sort of subsidy such as Tax Credit, State funding, or Rural Development. There is very limited affordable housing in Hood River that meets our standards. There are lower income apartments but there is less money for Section 8. The Housing Authority is trying to work with the City, County and HoPE to expand and do as much as we can to support development of more housing, including opportunities for Homeownership in Hood River County.



Paul Reineccius stated that landlords don't want Section 8. Ruby Mason stated that part of our job is to do some outreach/marketing to owners. One of the things we did this year was to make a presentation to the Landlord Association and send staff to training on State laws sponsored by the Mid-Columbia Rental Association. Ruby stated that some of the landlords there were new to the idea of Section 8 but the presentation went well and she felt that by the time it was ended they were thinking that this could be a pretty good deal for me. Such as getting rent on time and the housing authority could help enforce the rules if necessary. Ron Rubino stated that one bonus that absentee landlords get is the HQS inspections to determine whether there are necessary repairs or not. They don't have to rely on the property manager to determine whether or not there's a need for repairs. **Darrell Smith asked if we have had meetings with the landlords in Sherman County. He feels that if they knew how important housing was and what they were doing to help society by providing affordable housing they might change their attitude.** Ruby stated that one of the things we could do this next year is conduct a seminar to explain the nuts and bolts of the Section 8 Program. **Darrell also stated that it is extremely important to people who rent in terms of their own view of themselves. They would be much better tenants if they felt better about themselves.**

## RESIDENT COMMENTS

Ruby Mason she would like to do is go around the

table and get their input on how we're doing, is there anything the Housing Authority can do to improve our customer service, accessibility, etc. Ruby started by asking Paul Reineccius how he felt we were doing as a Housing Authority. **Paul stated that he felt we are doing okay but he wished some of the people would start cleaning up their apartments. There are mice in his apartments due to housekeeping issues. He stated some tenants are afraid to report needed repairs because they may get kicked out.** Ron Rubino stated that it's the landlord's responsibility to keep the building free of vermin regardless of the source of the problem. The landlord is the only one who can cure it and the law is very clear about that. Ruby stated that they can charge back the tenant if it's proven that it's tenant caused. **Paul stated that he felt we could do more inspections.**

Ruby Mason asked Hector Ortiz if we were doing OK reaching the Spanish Community. **Hector stated it would be very helpful to have community education on Section 8 in Hood River applications.**

Lester Troeh stated that the new apartment building [Hamilton Park] in North Bonneville is absolutely beautiful but luckily he's clear at the other end where he's not subject to the cigarette smoke. He feels that the management needs to exercise more control in enforcing the rules. Ruby Mason stated that the Housing Authority responded to these complaints about smoking in a nonsmoking building and has been working with the Property Managers on this

matter. She reported that she has been there on several occasions, unannounced and has never smelled smoke. The trouble is that the owners/managers cannot deny people the right to smoke outside the building and there is also a privacy issue so the management cannot go into someone's unit without reasonable cause and notice and accuse them of smoking.

**Hector Ortiz asked if there was away to regulate the rents in Hood River.** Ron Rabino stated that the City could enact municipal rent control. Ruby Mason stated that we have some control over the rents with our Payment Standards. HUD provides what they call Fair Market Rents every year and then we set our Payment Standards which is the rent most the rent can be to go on Section 8. We are caught between a rock and a hard place because if we put the Payment Standard up high then the rent payment goes up and on the other side if the Payment Standard is not high enough then the tenant would be paying more of the rent. This has been an on going dilemma for us as we have continued with the new budget based system. We have a significant drop in the number that we have been able to serve. This past year our total drop is about 10%. We used to serve about 822 families and now it's about 740. We have had a difficult time managing the program, for instance last year in February we were at our maximum budgeted amount and we got a call from HUD saying we were being watched because they don't want us to over spend since there are no other resources if we go over our

budget. Once we put the brakes on it takes awhile through attrition to get families off the program so about July we were down to where we should be. What we are finding now, because our waiting list is older they've moved by the time their name comes to the top of the list. When they apply they need assistance now. We have to send out 100 letters to families on the waiting list to get very few people on the program with all these changes. It is very cumbersome and difficult. We are actually under utilizing the funds because of the way the system is set up. We have always been a high performer always used all the funds available every single year until now. It is unfathomable that at the end of the calendar year we left about \$70,000 on the table. According to the latest information we have. HUD said we can keep that money to use for housing payments this year but we cannot lease over our baseline units.

Ruby Mason stated that we will probably not be rated as highly this year because we didn't lease up 98% or higher in utilization of funds. This past year because of the budget cuts we had to reduce staff hours across the board to 4 days per week. We had to cut out medical benefits for family members.

Ruby stated that one thing to keep on the radar screen is the Border Patrol Act. This is affecting us in our farm worker housing projects in that we could be charged with a felony if we go ahead and put someone in a unit with just their Social Security card and find out later it is invalid and don't kick them out

of the house.

## **FINAL COMMENTS**

Darrell Smith stated that the Housing Authority is doing a great job and that we need to do a little more to tell the community about all the good work we are doing. Ruby Mason stated that she had requested proposals for a community report, but it is very expensive. John Hutchison has done a lot of work going out in the community with public meetings on Homeownership. We've had a lot of favorable response on the homeownership initiatives.

Ruby Mason stated that next week we have a public Hearing. All are invited to come back for that.

Darrell Smith requested copies of minutes. All present were assured they would receive a copy.

## **ADJOURNMENT**

There being no further questions the meeting was adjourned at 12:20 P.M.

Respectfully Submitted,

Bobbie Wojtecki  
Recording Secretary

**MID-COLUMBIA HOUSING AUTHORITY  
COLUMBIA GORGE HOUSING AUTHORITY  
PUBLIC HEARING – REVIEW PHA PLANS  
ONE YEAR UPDATE 2006  
Wednesday, March 30, 2006**

**CALL TO ORDER**

Ruby Mason opened the public hearing at 10:20 a.m. in at the Mid-Columbia Housing Authority Office.

**ATTENDANCE**

Mary Gayle-Wood, (The Dalles)  
Staff: Ruby Mason Executive Director  
Kelly Walker, Program Assistant

**COMMENTS**

Ruby Mason stated the purpose of the public hearing was to receive any comments on the PHA 1 Year Plan for 2006.

Discussion and commentary involved quality resources and support care for disabled individuals. Mary Gayle Wood indicated that as a parent of a disabled adult she found it difficult to locate suitable housing that could meeting HUD Standards and provide quality housing to attract a caregiver within the payment standard.

She commented that the Housing Authority was doing a good job given the limited resources and to keep up the good fight. She offered to help write grants or provide assistance if needed.

**ADJOURNMENT**

There being no further comments the Public Hearing was adjourned at 10:30 a.m.

**Respectfully Submitted**

Kelly Walker, Recording Secretary



**RESIDENT ADVISORY BOARD ROSTER 2005-2006**  
**MAILING LIST FOR COMMUNITY MEETINGS**  
**MID-COLUMBIA HOUSING AUTHORITY & COLUMBIA GORGE HOUSING AUTHORITY**

KAREN	BLOCK		2106 E 13TH ST		THE DALLES	OR	97058
PENNY	BOYD		1020 E 11TH ST		THE DALLES	OR	97058
LONNIE	DECOURCY		312 COURT ST., APT. 315		THE DALLES	OR	97058
MELANIE	ESPELAND		1619 NEVADA ST		THE DALLES	OR	97058
CELIA	GOMEZ-KELSO		PO BOX 1954	115 N MAIN #B	WHITE	WA	98672
					SALMON		
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PATRICIA	MATHEUS		1706 AVALON WAY #91		HOOD RIVER	OR	97031
HECTOR	ORTIZ		3872 BARRETT DR		HOOD RIVER	OR	97031
LAYLA	RODRIGUEZ		PO BOX 933		THE DALLES	OR	97058
RON	RUBINO	ATTORNEY AT LAW	421 HIGH ST, SUITE 110		OREGON	OR	97045
					CITY		
ANTONIO	M. SANCHEZ		PO BOX 738	421 E, Crt	GOLDENDALE	WA	98620
DONNA	L. SEAMAN		PO BOX 496	970 NW 1ST FALLS VIEW RD	STEVENSON	WA	98648
LESTER	TROEH		PO Box 299	30 Portage Dr. #221	NORTH	WA	98739
					BONNE		
TERESA	I. WILLIAMS		PO BOX 600	9 ALLYN DR	GOLDENDALE	WA	98620
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KAREN	WILSON		903 W. 11th`		THE DALLES	OR	97058
TINA	A WELCH		412 W. 7th		THE DALLES	OR	97058
MEYLINDA	BROADHEAD		6541 WELLS RD		THE DALLES	OR	97058
TARA	BOUVEARD		4435 RIORDAN HILL RD.	2917 W. PROSPECT	HOOD RIVER	OR	97031
SMITH	DARRELL	RESIDENT COMMISSIONER MCHA	P.O. BOX 74		MORO	OR	97065
JANET	BEARDSLEY	RESIDENT COMMISSIONER CGHA	801 S. SCHUSTER, # M-23		GOLDENDALE	WA	98620